

New Laws Impacting Colorado Real Estate that Took Effect January 1st, 2026

Okay, let's just let's dive right in. I want you to picture something. Oh, it's January 2026 You're a real estate broker here in Colorado.

You made it through the holidays. You've got your new planner out You've maybe even set some some big sales goals for the year. You are ready to hit the ground running But there's that one thing, you know Looming on the horizon.

It happens every single year like Clark work the annual Commission update the ACU as everyone calls it Exactly. Yeah ACU and I feel like for so many brokers this just feels like Like eating your vegetables. Mm-hmm.

You know, it's good for you. You know, you have to do it to stay Yeah, and well to stay licensed Yeah, but it's not exactly the most exciting part of the job. It feels like a box to check that is absolutely the common perception Yeah, it's seen as just a compliance hurdle just a tax on your time But if we shift that perspective, especially looking at the 2026 ACU course from apex really state school, which is our source for this deep It's really more like a State of the Union for your profession a state of the Union.

I like that. It sounds way more important than Mandatory continuing ed. Well think about it.

The real estate world isn't static I mean it is incredibly dynamic laws are changing contracts get updated and The way the state regulates brokers that shifts based on what's actually happening out there So this course isn't just about keeping your license active. It's really about understanding the new rules of the game for 2026 So that's our mission today. We're gonna dive into this specific course from apex We're gonna look at what's actually on the syllabus this year because there are some heavy hitters in there like the sunset report and new Investigative stats.

Yeah, and we'll also look at how apex is structured the learning because they're doing something a little different that I think Busy brokers will really appreciate and honestly, the stakes are just higher than people think it's not about being bored It's about managing your risk, right? Okay, so let's start with the Absolute basics the must-knows because there's always confusion about the schedule. I feel like every single year somebody asks wait Do I have to take it this year? I thought I had three years. This is the number one point of confusion and the answer is Just unequivocally.

Yes, if you're a licensed broker in Colorado The rule is you have to complete three ACUs within your three-year license cycle But and this is the part that trips people up you have to take the course every calendar year So you can't just wait until the last month of your license cycle and you know Cram three of them in and call it a day. Absolutely not. That's a no-go The Division of Real Estate is very very specific on this.

You cannot double up You can only take one ACU for credit per year So if you miss 2025, you can't just take two in 2026 to make up for it. Yeah, you just miss that window Okay, so this is where the fear starts to set in. I've heard this from brokers.

They wake up on January 1st They have that oh no moment. They realize they forgot and they panic. They think that's it.

I'm fired My license is gone. I have to go get a job at a coffee shop, right? I'm done. Let's let's clarify that because the anxiety is very real, but the reality is a little more nuanced Based on the guidelines we're seeing if you miss an ACU your license doesn't just like spontaneously combust at midnight Okay, so that's good news You don't automatically go inactive or lose it immediately The Division doesn't have some kind of kill switch that flips the second you miss the deadline Okay, so everyone listening can breathe a sigh of relief You're not immediately out of job.

You can still open the door for your client tomorrow morning However, and this is a really big however You have basically just painted a target on your back if the Division of Real Estate decides to audit you and they see you miss the year You are in some hot water So the difference between like a parking ticket and a felony kind of yeah if you get audited you're gonna be subject to some heavy Fines and also additional mandatory coursework. It's not just a slap on the wrist. It's a penalty that hits your wallet in your time It's like driving with expired tags.

You might get away with it for a while But if you get pulled over it's gonna cost you so much more than the registration fee ever would have that's a perfect analogy You're playing Russian roulette with your bank account and your professional reputation The course is mandatory the smart move is to just take it stay compliant It's just risk management 101 and speaking of risk management. Let's get into the The meat of the course. What are we actually learning in 2026? Because looking at the syllabus from apex, there's a specific mention of something called the sunset report Now to me sunset sounds like a nice time to have a cocktail on a patio But I have a feeling that's not what the division means Not quite no, although after reading a dense government report you might need that cocktail in government speak a sunset review is a periodic assessment where the legislature literally looks at a state agency or a Board in this case the bodies that regulate real estate and decides if they should even continue to exist or if the Sun should you know? Set on them Wow, so they are actually reviewing the existence of the regulators themselves That sounds that sounds pretty existential it is they audit the agency's efficiency It's necessity how well is protecting the public and the 2026 ACU includes a deep dive into this year's sunset report and what they found Okay, but why does the average broker who's just trying to sell a split level in Denver? Why do they need to know about the bureaucracies performance review because it's a huge signal It tells you exactly where the government's head is at if the sunset report finds certain problems Let's just say for example, they found the division wasn't tough enough on trust account violations You can bet new rules and enforcement priorities are coming down the pipe to fix those things I get it.

So if the report says the division is failing to police X Then the division is immediately going to go out and police X really really hard to prove that they're doing their job Exactly. So when you're taking this part of the course You are basically getting a sneak peek of what the

regulators are going to be obsessing over for the next couple of years It's like legal insider trading you get to see the playbook before the game starts It helps you audit proof your own business before they ever come knocking That makes a ton of sense and that leads right into the next big piece of the course legislation and contracts The apex material mentions they cover all the laws The division was tracking that impact the business and this is really the bread and butter of the update This is the stuff you use every single day every year. The Commission approves new contracts and forms.

They revise old ones These are your tools And if you're using a 2024 contract in 2026 You might be exposing your client and yourself to huge liability because the clauses have changed the source material we have says the goal here is clarity they want brokers to apply these changes with confidence and Confidence is the key word think about it from your clients perspective They look to you to be the expert if a client asks you Hey, what does this new clause in the purchase contract mean about inspection? And you have no idea because you haven't taken the ACU you look like a deer in the headlights instantly You lose all credibility and in this market credibility is everything This course covers all those contract updates and the legislation from the last year So you're not caught off guard you can explain the changes simply it's the difference between faking it and actually knowing it Okay. Now here is the part that I find the most interesting in sort of morbid curiosity kind of way The course covers investigative statistics and complaints. Yes the what not to do section It's basically true crime for real estate agents.

They actually look at the common compliance issues The division is seeing out in the wild. It is incredibly valuable data. The vision isn't just making up rules for fun They're reacting to actual problems.

They see when they share these stats They're showing you exactly where other brokers are messing up. So it's learning from other people's very expensive mistakes So you don't have to make them yourself. Hmm.

Here's where 200 brokers got fined last year. So, you know, don't do that That's it. Exactly and the apex description specifically mentions that this year there are new rules about continuing education Itself included in this section.

So they're even tightening the rules on how you learn the rules That's very meta But it makes sense if they're seeing a lot of complaints about people trying to skirt the ed requirements They're gonna clamp down and if you connect this to the bigger picture It goes right back to that State of the Union idea the complaints define the enforcement if you want to protect your license look at what everyone else is getting in trouble for and then just Do the opposite if the stats show a big spike in advertising violations You should probably go check your social media posts right now So we know why we need to take it To understand the sunset report the contracts the complaints and we know we have to take it to avoid those fines So now let's talk about how we take it because apex real estate school seems to be trying to solve The the boredom factor with their format. They're addressing different learning styles Which is something you just don't always see in these kinds of regulatory courses. Usually it's one size fits none, right? They call it a choose your own path model Usually you sign up for an online course and it's just page after page of text you click next you read Click next you fight the urge to take a nap or on the flip side You're forced to

watch a video that moves way too slowly You know the kind I'm talking about the instructors just reading the slides to you and you can't speed it up or skip ahead Oh, that is the worst.

I can read so much faster than people can talk, but it looks like apex found a middle ground here The source materials has videos included in the online version But and this is the cool part The videos are optional and that is a huge feature for efficiency Some people are visual learners. They're auditory learners They want to see an instructor explaining the nuance of the sunset report or a new contract clause They want that classroom feel but other people like me just want the data Give me the text exactly if you prefer to read you can do that. You can even toggle between them Maybe you watch the video for a really complex topic, but then you just read the text for the simpler sections It puts you in control.

You're not held hostage by a play bar They also mention they include a full student version of the slide deck as a PDF right inside the course Yeah, and that's a fantastic resource It mimics a live classroom if you were sitting in some hotel conference room taking this class You'd had handouts to take notes on by giving you the slide deck They let you follow along highlight things it really helps with retention and we should talk about the accessibility It's all online. It's self-paced. You can do it on any device, which is just non-negotiable in 2026 brokers are mobile You're on your phone.

You're on your tablet You need to be able to log in Do 20 minutes while you're waiting for a showing and then log back out the price point really jumped out at me, too It's \$15 \$15 for the four-hour course that is incredibly competitive and they made a point to say There's no extra charge for that video and text combo. It's all just included I mean we spend more than that on two cups of coffee 15 bucks to keep your license safe Seems like a pretty good ROI When you put \$15 up against the potential thousands of dollars in fines for not being compliant It is the best insurance policy you can possibly buy. Okay, let's get into the the logistics the godges We already hit the one course per calendar year rule But are there other administrative things that brokers need to watch out for well completion and certificates are always a pain point You finish a course and then you're left wondering do you count? Where is my proof right and apex says they store all the completion info for students They do and they email copies of the completion certificates directly to you after you pass the final exam That part is crucial.

And here's a piece of advice Don't just delete that email save it print it to a PDF put it in a cloud folder. That's marked 2026 license because if you get audited the division is gonna want to see that certificate if you have it The audit is easy. If you don't it turns into a huge headache a text storing It is a nice backup, but you should always always keep your own copy.

What about the exams? I see there are quizzes. Is this like a high-pressure situation? Yes There are quizzes and a final exam But the testing environment is described as really low stress. If you fail a quiz, you can just retake it The goal here is making sure you actually understand the material, you know the contract changes They're not trying to trick you into failing.

That's good to know. It's about education not punishment Now the sources have a specific recommendation on when to take the course Yes And I really want to double down on this one The recommendation is to take it as early in the year as you possibly can like ideally right now Why is that is it just to get it over with so you don't have to worry about it. That's part of it I mean psychological freedom is nice But logically just think about it the laws the rules the contract changes that are in the 2026 ACU They are effective as of January 2026 Oh, I see where you're going with this If you wait until December 31st to finally take the course you have effectively spent the entire year Practicing real estate without knowing the new rules of the road.

You've been driving blind for 12 months. That makes perfect sense You're exposing yourself to liability for a whole year just because you didn't know a contract clause changed back in January Exactly, you could be writing offers for 11 months using a strategy. That is no longer compliant Taking it in January or February aligns your knowledge with the current reality of the market waiting until the holidays is just It's procrastination that creates a ton of unnecessary risk plus who wants to be taking a continuing ed course on New Year's Eve? Nobody you want to be celebrating not taking a quiz about the sunset report.

Nobody wants that. No, so let's just recap the whole thing We're talking about the 2026 ACU from Apex real estate school It's mandatory one per calendar year It covers the sunset report findings new legislation contract updates and those juicy investigative stats It's \$15. It's super flexible video or text your choice and it keeps you from getting fined by the Division of Real Estate It seems like a no-brainer.

The tool is there the content is vital It's really just a matter of logging in and getting it done and getting it done early, right? Before we wrap up. I want to leave our listeners with one final thought we talked about those investigative statistics and complaints Yes and this raises a really important question for every single order who's listening right now if the Division of Real Estate is going out Of its way to include a detailed breakdown of complaints and stats in this year's mandatory course What does that tell us about the current regulatory climate it sounds like a warning shot almost it suggests they're watching really closely They are being aggressive about enforcement. They aren't hiding the data.

They're broadcasting it So the question to ask yourself is this if an auditor walked into your office today and pulled your files from the last six months Are you confident they would survive? That is a heavy question Or are you operating on how we've always done it instead of how the rules actually say to do it in 2026? Don't wait to find out the answer the hard way go check out the apex course choose your path video or text and get yourself up to speed Thanks for listening to this deep dive into the 2026 annual Commission update stay legal out there